

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

☐ Valuation of Security ☒ Assumption of Executory Contract or Unexpired Lease ☐ Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

Terry L. Small
& Brenda Small

Case No.: 18-10171

Judge: Kaplan

Debtor(s)

Chapter 13 Plan and Motions

☐ Original

☒ Modified/Notice Required

Date: 03/05/2020

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: JS

Initial Debtor: TS

Initial Co-Debtor: BS

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 282.00 per month to the Chapter 13 Trustee, starting on February 1, 2018 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☒ Sale of real property

Description: 486 Bramhall Avenue, Jersey City, NJ 07304

Proposed date for completion: March 2021

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☐ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ 1,530.00 to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: CitiMortgage Inc (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 1,000.00
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
CitiMortgage, Inc	486 Bramhall Avenue, Jersey City, NJ 07304/Mortgage	\$200,000.00		Arrears to be cured through sale of the property	Adequate protection payments in the amount of \$1,530.00

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Ditech
Nationstart Mortgage LLC
Ditech

g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ _____ to be distributed *pro rata*

☒ Not less than 100% percent

☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Ralph Small		Residential Lease	Assume Lease w/ Tenant	\$600
Georgio & Latesha Barnett		Residential Lease	Assume Lease w/ Tenant	\$1,000.00
Latoya Sutton		Residential Lease	Assume Lease w/ Tenant	\$975.00
Kenya Pettiford		Residential Lease	Assume Lease w/ Tenant	\$1,425.00
George Thomas		Residential Lease	Assume Lease w/ Tenant	\$1,050.00
Mary & Charles Moore		Residential Lease	Assume Lease w/ Tenant	\$650.00
Daisey & Bridgette Smith		Residential Lease	Assume Lease w/ Tenant	\$815.00
Shawayna Jones	+	Residential Lease	Assume Lease w/ Tenant	\$375.00

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages (if any) 5) Priority Claims 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 1/2/2018.

Explain below **why** the plan is being modified:

The debtors were denied a loan mod as to the 486 Bramhall Avenue property

Explain below **how** the plan is being modified:

The debtors will sell the 486 Bramhall property. It is worth about \$700,000.00 to \$800,000.00 and under \$400,000.00 is owed on the mortgage.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 3/5/2020

[Signature]
Debtor

Date: 3/5/20

[Signature]
Joint Debtor

Date: march 5, 2020

[Signature]
Attorney for Debtor(s)

Certificate of Notice Page 11 of 12

United States Bankruptcy Court
District of New JerseyIn re:
Terry L Small
Brenda Small
DebtorsCase No. 18-10171-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf901Page 1 of 2
Total Noticed: 37

Date Rcvd: Mar 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 08, 2020.

db/jdb
aty +Terry L Small, Brenda Small, 10 Margaret Drive, Dayton, NJ 08810-1327
+Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue,
Jersey City, NJ 07306-2303

cr +CITIMORTGAGE, INC., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,
Mt. Laurel, NJ 08054-3437

lm +Cenlar, PO Box 77404, Ewing, NJ 08628-6404

cr +LoanCare, LLC, RAS Crane, LLC, 10700 Abbott'Bridge s Road, Suite 170,
Duluth, GA 30097-8461

517261712 +1stprogress/1stequity/, P.O. Box 84010, Columbus, GA 31908-4010

517261714 +Chase Manhattan Mortgage, 3415 Vision Dr, Columbus, OH 43219-6009

517261715 #CitiMortgage, Inc, Po Box 688971, Des Moines, IA 50368-8971

517344282 Citimortgage, Inc., P O Box 6030, Sioux Falls, SD 57117-6030

517261874 +Daisey Smith & Bridgette Smith-Ferdinand, 1492 Princess Ave, 1st Floor,
Camden, NJ 08103-2913

517339288 +Ditech Financial LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100,
Boca Raton, FL 33487-2853

517261873 +Eliseo Garcia, 488 Rand Street, Apt B, Camden, NJ 08105-2742

517261872 +George Thomas, 1464 Princess Ave, 1st Floor, Camden, NJ 08103-2913

517261871 +Georgio & Latesha Bennett, 486 Bramhall Ave, Apt 1B, Jersey City, NJ 07304-2700

517261870 +Kenya Pettiford, 486 Bramhall Ave, Apt 3A, Jersey City, NJ 07304-2700

517261869 +Keysha Brown, 1329 Princess Ave, Camden, NJ 08103-2910

518744443 +LOANCARE, LLC, Po Box 8068, Virginia Beach VA 23450-8068

518744444 +LOANCARE, LLC, Po Box 8068, Virginia Beach VA 23450, LOANCARE, LLC, Po Box 8068,
Virginia Beach VA 23450-8068

517261868 +Latoya Sutton, 486 Bramhall Ave, Apt 2B, Jersey City, NJ 07304-2700

517261867 +Mary & Charles Moore, 1464 Princess Ave, 2nd Floor, Camden, NJ 08103-2913

517318886 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, d/b/a Mr. Cooper, PO Box 619096,
Dallas, Texas 75261-9741)

517261718 +Nationstar Mortgage LLC, Attn: Bankruptcy, 8950 Cypress Waters Blvd,
Coppell, TX 75019-4620

517276620 +Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, Texas 75261-9096

517261719 Nationstar Mortgage, LLC, Po Box 916096, Dallas, TX 75261-9741

518622239 NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826

518622240 NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826,
NewRez LLC d/b/a Shellpoint Mortgage Ser, P.O. Box 10826, Greenville, SC 29603-0826

517261721 +Phelan Hallinan & Diamond, PC, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437

517261722 +Princeton Anesthesia Services, 1 Plainsboro Road, Plainsboro, NJ 08536-1913

517261866 +Ralph Smalls, 486 Bramhall Ave, Apt 1A, Jersey City, NJ 07304-2700

517261865 +Shawayna Jones, 1492 Princess Ave, 2nd Floor, Camden, NJ 08103-2913

517261864 +Stephaine Ramos, 488 Rand Street, Apt A, Camden, NJ 08105-2742

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 06 2020 23:23:44 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 06 2020 23:23:40 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235517261716 +E-mail/Text: bankruptcy.bnc@ditech.com Mar 06 2020 23:23:21 Ditech, Attn: Bankruptcy,
Po Box 6172, Rapid City, SD 57709-6172517286413 E-mail/Text: bankruptcy.bnc@ditech.com Mar 06 2020 23:23:21
Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
Rapid City, South Dakota 57709-6154517261717 E-mail/Text: bankruptcy.bnc@ditech.com Mar 06 2020 23:23:21 Green Tree Servicing LLC,
PO Box 6154, Rapid City, SD 57709-6154517261720 +E-mail/PDF: lossmitigation@nwfcu.org Mar 06 2020 23:39:26 Northwest Federal Cu,
200 Springs St, Herndon, VA 20170-5241

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517339287 Ditech Financial LLC

lm* +CitiMortgage, Inc., PO Box 688971, Des Moines, IA 50368-8971

cr* +DITECH FINANCIAL LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,
Boca Raton, FL 33487-2853

517345216* CitiMortgage, Inc., P.O. Box 6030, Sioux Falls, SD 57117-6030

517296926* Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
Rapid City, South Dakota 57709-6154

District/off: 0312-3

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 37

Date Rcvd: Mar 06, 2020

517261713 ##+Bank Of America, Nc4-102-03-14, Po Box 26012, Greensboro, NC 27420-6012

TOTALS: 1, * 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 08, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 5, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Aleisha Candace Jennings on behalf of Creditor LoanCare, LLC ajennings@rasflaw.com
Aleisha Candace Jennings on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing
ajennings@rasflaw.com
Andrew L. Spivack on behalf of Creditor CITIMORTGAGE, INC. nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Julie Cascino on behalf of Creditor Nationstar Mortgage LLC jcascino@grosspolowy.com,
ecfnotices@grosspolowy.com
Laura M. Egerman on behalf of Creditor Ditech Financial LLC bkyecf@rasflaw.com,
bkyecf@rasflaw.com;legerman@rasnj.com
Laura M. Egerman on behalf of Creditor DITECH FINANCIAL LLC bkyecf@rasflaw.com,
bkyecf@rasflaw.com;legerman@rasnj.com
Lynn Therese Nolan on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
ecfnotices@grosspolowy.com, lnolan@grosspolowy.com
Lynn Therese Nolan on behalf of Creditor Nationstar Mortgage LLC ecfnotices@grosspolowy.com,
lnolan@grosspolowy.com
Marguerite Mounier-Wells on behalf of Joint Debtor Brenda Small nadiafinancial@gmail.com,
mwells@fitzgeraldcrouchlaw.com;Fitz2Law@gmail.com
Marguerite Mounier-Wells on behalf of Debtor Terry L Small nadiafinancial@gmail.com,
mwells@fitzgeraldcrouchlaw.com;Fitz2Law@gmail.com
Maria D. Ramos-Persaud on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
mramos-persaud@grosspolowy.com, ecfnotices@grosspolowy.com
Nicholas Fitzgerald on behalf of Debtor Terry L Small Fitz2Law@gmail.com
Nicholas Fitzgerald on behalf of Joint Debtor Brenda Small Fitz2Law@gmail.com
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com
Robert Davidow on behalf of Creditor CITIMORTGAGE, INC. nj.bkecf@fedphe.com
Rosemarie Diamond on behalf of Loss Mitigation CitiMortgage, Inc. miguel.zavala@fedphe.com
Sindi Mncina on behalf of Creditor LoanCare, LLC smncina@rascrane.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 20